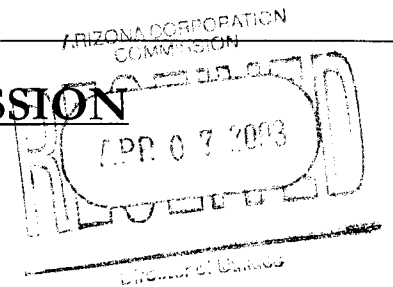


**ARIZONA CORPORATION COMMISSION**  
**UTILITIES DIVISION**



**ANNUAL REPORT MAILING LABEL – MAKE CHANGES AS NECESSARY**

**A**

W-01997A  
Adaman Mutual Water Company  
16251 West Glendale Avenue  
Litchfield Park AZ 853400000

**ANNUAL REPORT**

**FOR YEAR ENDING**

<b>12</b>	<b>31</b>	<b>2002</b>
-----------	-----------	-------------

*Entered  
4-8-03  
C.M.  
2002  
assessment  
AD updated  
C.M.*

FOR COMMISSION USE

<i>ANN 04</i>	<i>02</i>
---------------	-----------

## COMPANY INFORMATION

**Company Name (Business Name)** ADAMAN MUTUAL WATER COMPANY

**Mailing Address** 16251 W. Glendale Avenue

(Street)

Litchfield Park

AZ

85340

(City)

(State)

(Zip)

623 935-2837

623 935-1236

602 390-3167

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

**Email Address** adaman@qwest.net

**Local Office Mailing Address** Same

(Street)

(City)

(State)

(Zip)

Local Office Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

**Email Address** \_\_\_\_\_

## MANAGEMENT INFORMATION

**Management Contact:** David Schofield General Manager

(Name)

(Title)

Same

(Street)

(City)

(State)

(Zip)

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

**Email Address** \_\_\_\_\_

**On Site Manager:** Same

(Name)

(Street)

(City)

(State)

(Zip)

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

**Email Address** \_\_\_\_\_

**Statutory Agent:** Norman D. James

(Name)

3003 N. Central Avenue #2600 Phoenix, AZ 85012-2913

(Street)

(City)

(State)

(Zip)

602 916-5000

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

**Attorney:** Same as above.

(Name)

(Street)

(City)

(State)

(Zip)

Telephone No. (Include Area Code)

Fax No. (Include Area Code)

Pager/Cell No. (Include Area Code)

### OWNERSHIP INFORMATION

Check the following box that applies to your company:

☐ Sole Proprietor (S)

☐ C Corporation (C) (Other than Association/Co-op)

☐ Partnership (P)

☐ Subchapter S Corporation (Z)

☐ Bankruptcy (B)

☐ Association/Co op (A)

☐ Receivership (R)

☐ Limited Liability Company

☒ Other (Describe) Non Profit Corporation

### COUNTIES SERVED

Check the box below for the county/ies in which you are certificated to provide service:

☐ APACHE

☐ COCHISE

☐ COCONINO

☐ GILA

☐ GRAHAM

☐ GREENLEE

☐ LA PAZ

☒ MARICOPA

☐ MOHAVE

☐ NAVAJO

☐ PIMA

☐ PINAL

☐ SANTA CRUZ

☐ YAVAPAI

☐ YUMA

☐ STATEWIDE

**UTILITY PLANT IN SERVICE**

Acct. No.	DESCRIPTION	Original Cost (OC)	Accumulated Depreciation (AD)	O.C.L.D. (OC less AD)
301	Organization			
302	Franchises			
303	Land and Land Rights	112,986		112,986
304	Structures and Improvements	2,058	1,863	195
307	Wells and Springs	101,907	92,684	9,223
311	Pumping Equipment	77,799	66,159	11,640
320	Water Treatment Equipment	20,598	16,958	3,640
330	Distribution Reservoirs and Standpipes	45,548	11,577	33,971
331	Transmission and Distribution Mains	187,177	153,262	33,915
333	Services			
334	Meters and Meter Installations	30,787	19,963	10,824
335	Hydrants	2,541	393	2,148
336	Backflow Prevention Devices	574	222	352
339	Other Plant and Misc. Equipment	5,610	4,200	1,410
340	Office Furniture and Equipment	3,039	3,039	-0-
341	Transportation Equipment			
343	Tools, Shop and Garage Equipment	3,263	1,676	1,587
344	Laboratory Equipment			
345	Power Operated Equipment			
346	Communication Equipment			
347	Miscellaneous Equipment			
348	Other Tangible Plant			
	<b>TOTALS</b>	593,887	371,996	221,891

This amount goes on the Balance Sheet Acct. No. 108

COMPANY NAME

ADAMAN MUTUAL WATER COMPANY

**CALCULATION OF DEPRECIATION EXPENSE FOR CURRENT YEAR**

Acct. No.	DESCRIPTION	Original Cost (1)	Depreciation Percentage (2)	Depreciation Expense (1x2)
301	Organization			
302	Franchises			
303	Land and Land Rights			
304	Structures and Improvements	1,369	5%	70
307	Wells and Springs	71,756	10%	7,303
311	Pumping Equipment	25,283	15%	4,050
320	Water Treatment Equipment	16,063	14%	2,193
330	Distribution Reservoirs and Standpipes	45,548	4%	2,227
331	Transmission and Distribution Mains	89,310	5%	4,466
333	Services			
334	Meters and Meter Installations	28,128	9%	2,677
335	Hydrants	2,541	6%	167
336	Backflow Prevention Devices	574	9%	57
339	Other Plant and Misc. Equipment	5,610	5%	281
340	Office Furniture and Equipment	2,479	8%	202
341	Transportation Equipment			
343	Tools, Shop and Garage Equipment	2,560	16%	433
344	Laboratory Equipment			
345	Power Operated Equipment			
346	Communication Equipment			
347	Miscellaneous Equipment			
348	Other Tangible Plant			
	<b>TOTALS</b>	<b>291,221</b>		<b>24,126</b>

This amount goes on Comparative Statement of Income and Expense \_\_\_\_\_  
Acct. No. 403.

### BALANCE SHEET

Acct. No.	ASSETS	BALANCE AT BEGINNING OF YEAR	BALANCE AT END OF YEAR
	<b>CURRENT AND ACCRUED ASSETS</b>		
131	Cash	\$ 220,557	\$ 134,285
134	Working Funds		
135	Temporary Cash Investments		
141	Customer Accounts Receivable	21,642	12,923
146	Notes/Receivables from Associated Companies		
151	Plant Material and Supplies		
162	Prepayments		
174	Miscellaneous Current and Accrued Assets	5,603	6,282
	<b>TOTAL CURRENT AND ACCRUED ASSETS</b>	\$ 247,802	\$ 153,490
	<b>FIXED ASSETS</b>		
101	Utility Plant in Service	\$ 471,547	\$ 593,886
103	Property Held for Future Use		
105	Construction Work in Progress		37,080
108	Accumulated Depreciation – Utility Plant	340,320	371,996
121	Non-Utility Property		
122	Accumulated Depreciation – Non Utility		
	<b>TOTAL FIXED ASSETS</b>	\$ 131,227	\$ 258,970
	<b>TOTAL ASSETS</b>	\$ 379,030	\$ 412,460

**NOTE:** The Assets on this page should be equal to **Total Liabilities and Capital** on the following page.

**BALANCE SHEET (CONTINUED)**

Acct. No.		BALANCE AT BEGINNING OF YEAR	BALANCE AT END OF YEAR
	<b>LIABILITIES</b>		
	<b>CURRENT LIABILITIES</b>		
231	Accounts Payable	\$ 12,963	\$ 10,522
232	Notes Payable (Current Portion)		
234	Notes/Accounts Payable to Associated Companies		
235	Customer Deposits	410	1,850
236	Accrued Taxes		
237	Accrued Interest		
241	Miscellaneous Current and Accrued Liabilities	977	1,032
	<b>TOTAL CURRENT LIABILITIES</b>	\$ 14,350	\$ 13,404
	<b>LONG-TERM DEBT (Over 12 Months)</b>		
224	Long-Term Notes and Bonds	\$ 100,859	\$ 92,643
	<b>DEFERRED CREDITS</b>		
251	Unamortized Premium on Debt	\$	\$
252	Advances in Aid of Construction	33,965	32,850
255	Accumulated Deferred Investment Tax Credits		
271	Contributions in Aid of Construction	21,272	21,272
272	Less: Amortization of Contributions	5,345	7,127
281	Accumulated Deferred Income Tax		
	<b>TOTAL DEFERRED CREDITS</b>	\$ 49,892	\$ 46,995
	<b>TOTAL LIABILITIES</b>	\$ 165,101	\$ 153,042
	<b>CAPITAL ACCOUNTS</b>		
201	Common Stock Issued	\$ 2,503	\$ 2,503
211	Paid in Capital in Excess of Par Value		
215	Retained Earnings	211,426	256,915
218	Proprietary Capital (Sole Props and Partnerships)		
	<b>TOTAL CAPITAL</b>	\$ 213,929	\$ 259,418
	<b>TOTAL LIABILITIES AND CAPITAL</b>	\$ 379,030	\$ 412,460

**COMPARATIVE STATEMENT OF INCOME AND EXPENSE**

<b>Acct. No.</b>	<b>OPERATING REVENUES</b>	<b>PRIOR YEAR</b>	<b>CURRENT YEAR</b>
461	Metered Water Revenue	\$ 240,068	\$ 257,051
460	Unmetered Water Revenue		
474	Other Water Revenues	3,203	2,840
	<b>TOTAL REVENUES</b>	\$ 243,271	\$ 259,891
	<b>OPERATING EXPENSES</b>		
601	Salaries and Wages	\$ 60,585	\$ 63,810
610	Purchased Water		22
615	Purchased Power	35,343	39,975
618	Chemicals	1,405	1,159
620	Repairs and Maintenance	24,420	25,718
621	Office Supplies and Expense	6,400	5,550
630	Outside Services	7,122	7,589
635	Water Testing	2,531	2,696
641	Rents	1,800	1,800
650	Transportation Expenses	4,305	5,129
657	Insurance – General Liability	6,559	5,159
659	Insurance - Health and Life	3,159	3,063
666	Regulatory Commission Expense – Rate Case		
675	Miscellaneous Expense	2,699	10,272
403	Depreciation Expense	28,417	24,126
408	Taxes Other Than Income		
408.11	Property Taxes	10,605	11,761
409	Income Tax		
	<b>TOTAL OPERATING EXPENSES</b>	\$ 195,350	\$ 207,829
	<b>OPERATING INCOME/(LOSS)</b>	\$ 47,921	\$ 52,062
	<b>OTHER INCOME/(EXPENSE)</b>		
419	Interest and Dividend Income	\$ 2,027	\$ 849
421	Non-Utility Income	278	296
426	Miscellaneous Non-Utility Expenses		
427	Interest Expense	9,419	8,011
	<b>TOTAL OTHER INCOME/(EXPENSE)</b>	\$ ( 7,114)	\$ ( 6,866)
	<b>NET INCOME/(LOSS)</b>	\$ 40,807	\$ 45,196



**SUPPLEMENTAL FINANCIAL DATA****Long-Term Debt**

	<b>LOAN #1</b>	<b>LOAN #2</b>	<b>LOAN #3</b>	<b>LOAN #4</b>
Date Issued	7/25/01			
Source of Loan	Community Bank			
ACC Decision No.	59739			
Reason for Loan	Capital Improvement			
Dollar Amount Issued	\$ 104,099	\$	\$	\$
Amount Outstanding	\$ 92,643	\$	\$	\$
Date of Maturity	7/26/06			
Interest Rate	8.25%			
Current Year Interest	\$ 8,011	\$	\$	\$
Current Year Principle	\$ 11,456	\$	\$	\$

Meter Deposit Balance at Test Year End

\$ 18,885.40

Meter Deposits Refunded During the Test Year

\$ 2,881.90

**COMPANY NAME** ADAMAN MUTUAL WATER COMPANY

## WATER COMPANY PLANT DESCRIPTION

### WELLS

ADWR ID Number*	Pump Horsepower	Pump Yield (Gpm)	Casing Depth (Feet)	Casing Diameter (Inches)	Meter Size (inches)	Year Drilled
55-620807	100	550	1089	14" @602' 12" @756'	6"	1979

- Arizona Department of Water Resources Identification Number

### OTHER WATER SOURCES

Name or Description	Capacity (gpm)	Gallons Purchased or Obtained (in thousands)
ADAMAN I.W.D.D. NO. 36	1298	140

BOOSTER PUMPS		FIRE HYDRANTS	
Horsepower	Quantity	Quantity Standard	Quantity Other
10	1	3	
15	1		
30	1		

STORAGE TANKS		PRESSURE TANKS	
Capacity	Quantity	Capacity	Quantity
200,000	1	3000	1

COMPANY NAME ADAMAN MUTUAL WATER COMPANY

**WATER COMPANY PLANT DESCRIPTION (CONTINUED)**

**MAINS**

Size (in inches)	Material	Length (in feet)
2		
3		
4	APC & PVC	38,769
5		
6	PVC	21,305
8		
10		
12		

**CUSTOMER METERS**

Size (in inches)	Quantity
5/8 X 3/4	31
3/4	39
1	94
1 1/2	25
2	10
Comp. 3	
Turbo 3	2
Comp. 4	
Tubo 4	
Comp. 6	
Tubo 6	

For the following three items, list the utility owned assets in each category.

**TREATMENT EQUIPMENT:**

5 GPH Chemical metering pump  
100 Gal solution tank  
Chlorine residual test kit  
Sand Filters  
Chlorine House

**STRUCTURES:**

Fences, signs

**OTHER:**

Power generator  
Computer eqpt & software  
Tools  
Pumping eqpt  
Well

COMPANY NAME: ADAMAN MUTUAL WATER COMPANY

**WATER USE DATA SHEET BY MONTH FOR CALENDAR YEAR 2002**

MONTH	NUMBER OF CUSTOMERS	GALLONS SOLD	GALLON PUMPED (Thousands)
JANUARY	201	5649.6	68020
FEBRUARY	200	7346.3	84130
MARCH	198	6977.8	80550
APRIL	201	8222.5	93620
MAY	203	10008.8	111970
JUNE	204	11483.1	129910
JULY	205	12403.9	138020
AUGUST	203	11950.2	134120
SEPTEMBER	202	11339.3	127240
OCTOBER	202	8583.2	93740
NOVEMBER	204	8050.4	89850
DECEMBER	203	6749.4	77830
TOTAL		N/A	1229000

1229000

Is the Water Utility located in an ADWR Active Management Area (AMA)?

☒ Yes

☐ No

Does the Company have An ADWR Gallons Per Capita Per Day (GPCPD) requirement?

☐ Yes

☒ No

If yes, provide the GPCPD amount: \_\_\_\_\_

What is the level of arsenic for each well on your system. .0079 mg/l

*(If more than one well, please list each separately)*

***Note: If you are filing for more than one system, please provide separate data sheets for each system.***

COMPANY NAME ADAMAN MUTUAL WATER COMPANY YEAR ENDING 12/31/2002

**PROPERTY TAXES**

Amount of actual property taxes paid during Calendar Year 2002 was: \$ 11,183.03

Attach to this annual report proof (e.g. property tax bills stamped "paid in full" or copies of cancelled checks for property tax payments) of any and all property taxes paid during the calendar year.

If no property taxes paid, explain why. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

COMPANY NAME \_\_\_\_\_ YEAR ENDING 12/31/2002

**INCOME TAXES**

For this reporting period, provide the following:

Federal Taxable Income Reported  
Estimated or Actual Federal Tax Liability

*NA*  
\_\_\_\_\_  
\_\_\_\_\_

State Taxable Income Reported  
Estimated or Actual State Tax Liability

\_\_\_\_\_  
\_\_\_\_\_

Amount of Grossed-Up Contributions/Advances:

Amount of Contributions/Advances  
Amount of Gross-Up Tax Collected  
Total Grossed-Up Contributions/Advances

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Decision No. 55774 states, in part, that the utility will refund any excess gross-up funds collected at the close of the tax year when tax returns are completed. Pursuant to this Decision, if gross-up tax refunds are due to any Payer or if any gross-up tax refunds have already been made, attach the following information by Payer: name and amount of contribution/advance, the amount of gross-up tax collected, the amount of refund due to each Payer, and the date the Utility expects to make or has made the refund to the Payer.

**CERTIFICATION**

The undersigned hereby certifies that the Utility has refunded to Payers all gross-up tax refunds reported in the prior year's annual report. This certification is to be signed by the President or Chief Executive Officer, if a corporation; the managing general partner, if a partnership; the managing member, if a limited liability company or the sole proprietor, if a sole proprietorship.

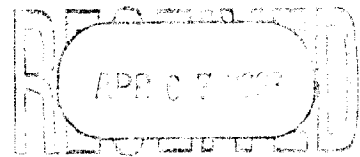
\_\_\_\_\_  
**SIGNATURE**

\_\_\_\_\_  
**DATE**

\_\_\_\_\_  
**PRINTED NAME**

\_\_\_\_\_  
**TITLE**

**VERIFICATION  
AND  
SWORN STATEMENT  
Intrastate Revenues Only**



**VERIFICATION**

STATE OF Arizona  
I, THE UNDERSIGNED  
OF THE

COUNTY OF (COUNTY NAME) <b>Maricopa</b>
NAME (OWNER OR OFFICIAL) TITLE <b>David Schofield, General Manager</b>
COMPANY NAME <b>ADAMAN MUTUAL WATER COMPANY</b>

**DO SAY THAT THIS ANNUAL UTILITY REPORT TO THE ARIZONA CORPORATION COMMISSION**

**FOR THE YEAR ENDING**

MONTH	DAY	YEAR
12	31	2002

HAS BEEN PREPARED UNDER MY DIRECTION, FROM THE ORIGINAL BOOKS, PAPERS AND RECORDS OF SAID UTILITY; THAT I HAVE CAREFULLY EXAMINED THE SAME, AND DECLARE THE SAME TO BE A COMPLETE AND CORRECT STATEMENT OF BUSINESS AND AFFAIRS OF SAID UTILITY FOR THE PERIOD COVERED BY THIS REPORT IN RESPECT TO EACH AND EVERY MATTER AND THING SET FORTH, TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

**SWORN STATEMENT**

IN ACCORDANCE WITH THE REQUIREMENT OF TITLE 40, ARTICLE 8, SECTION 40-401, ARIZONA REVISED STATUTES, IT IS HEREIN REPORTED THAT THE GROSS OPERATING REVENUE OF SAID UTILITY DERIVED FROM ARIZONA INTRASTATE UTILITY OPERATIONS DURING CALENDAR YEAR 2002 WAS:

Arizona IntraState Gross Operating Revenues Only (\$)

\$ 258,563

(THE AMOUNT IN BOX ABOVE  
INCLUDES \$ 15,292  
IN SALES TAXES BILLED, OR COLLECTED

**\*\*REVENUE REPORTED ON THIS PAGE MUST INCLUDE SALES TAXES BILLED OR COLLECTED. IF FOR ANY OTHER REASON, THE REVENUE REPORTED ABOVE DOES NOT AGREE WITH TOTAL OPERATING REVENUES ELSEWHERE REPORTED, ATTACH THOSE STATEMENTS THAT RECONCILE THE DIFFERENCE. (EXPLAIN IN DETAIL)**

SUBSCRIBED AND SWORN TO BEFORE ME

A NOTARY PUBLIC IN AND FOR THE COUNTY OF

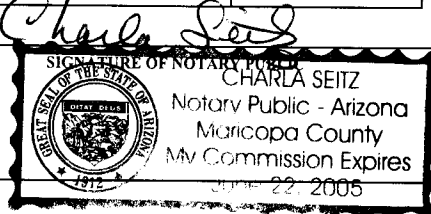
THIS 4TH DAY OF

(SEAL)

MY COMMISSION EXPIRES JUNE 22, 2005

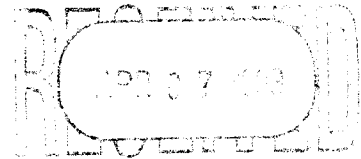
David Schofield  
SIGNATURE OF OWNER OR OFFICIAL  
633 935-2837  
TELEPHONE NUMBER

COUNTY NAME <b>Maricopa</b>	
MONTH <b>April</b>	2003



**VERIFICATION  
AND  
SWORN STATEMENT  
RESIDENTIAL REVENUE  
INTRASTATE REVENUES ONLY**

ARIZONA NOTARY PUBLIC  
COMMISSION



**VERIFICATION**

STATE OF ARIZONA

I, THE UNDERSIGNED

OF THE

(COUNTY NAME) Maricopa	
NAME (OWNER OR OFFICIAL) David Schofield	TITLE General Manager
COMPANY NAME ADAMAN MUTUAL WATER COMPANY	

DO SAY THAT THIS ANNUAL UTILITY REPORT TO THE ARIZONA CORPORATION COMMISSION

FOR THE YEAR ENDING

MONTH	DAY	YEAR
12	31	2002

HAS BEEN PREPARED UNDER MY DIRECTION, FROM THE ORIGINAL BOOKS, PAPERS AND RECORDS OF SAID UTILITY; THAT I HAVE CAREFULLY EXAMINED THE SAME, AND DECLARE THE SAME TO BE A COMPLETE AND CORRECT STATEMENT OF BUSINESS AND AFFAIRS OF SAID UTILITY FOR THE PERIOD COVERED BY THIS REPORT IN RESPECT TO EACH AND EVERY MATTER AND THING SET FORTH, TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

**SWORN STATEMENT**

IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE 40, ARTICLE 8, SECTION 40-401.01, ARIZONA REVISED STATUTES, IT IS HEREIN REPORTED THAT THE GROSS OPERATING REVENUE OF SAID UTILITY DERIVED FROM ARIZONA INTRASTATE UTILITY OPERATIONS RECEIVED FROM RESIDENTIAL CUSTOMERS DURING CALENDAR YEAR 2002 WAS:

ARIZONA INTRASTATE GROSS OPERATING REVENUES

\$ 105,047

(THE AMOUNT IN BOX AT LEFT  
INCLUDES \$ 6,438  
IN SALES TAXES BILLED, OR COLLECTED

\*RESIDENTIAL REVENUE REPORTED ON THIS PAGE  
MUST INCLUDE SALES TAXES BILLED.

*David Schofield*  
SIGNATURE OF OWNER OR OFFICIAL

SUBSCRIBED AND SWORN TO BEFORE ME

A NOTARY PUBLIC IN AND FOR THE COUNTY OF

THIS

4th

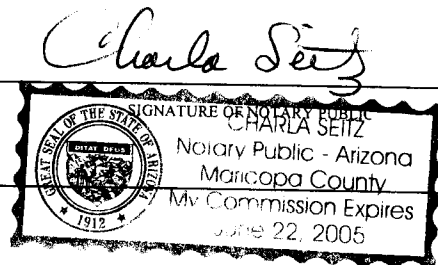
DAY OF

NOTARY PUBLIC NAME Charla Seitz	
COUNTY NAME Maricopa	
MONTH April	2003

(SEAL)

MY COMMISSION EXPIRES June 22, 2005

X





**ADAMAN WATER DISTRICT**

16251 WEST GLENDALE AVENUE  
LITCHFIELD PARK, ARIZONA 85340  
(623) 935-2837

COMMUNITY BANK  
11 WEST VAN BUREN STREET  
AVONDALE, AZ 85023

11668

911 495 1221

CHECK NO.  
11668

Memo:

DATE

Mar 1, 2002

AMOUNT

\*\*\*\*\*\$5,302.53

**PAY**  
TO THE  
ORDER  
OF

Five Thousand Three Hundred Two and 53/100 Dollars

Maricopa County Treasurer  
100 County Administration Bldg.  
301 W. Jefferson Street  
Phoenix, AZ 85003

*Charles M. Smith*  
*David Schaffel*  
AUTHORIZED SIGNATURE

⑈011668⑈ ⑆122104994⑆ ⑈6004919476⑈

⑈0000530253⑈

111,183.03

MR 02 04  
12210028  
BANK ONE, NA  
PHOENIX, ARIZONA

CREDIT TO ACCT OF  
NAMES PAYEE WITH-  
OUT PREJUDICE  
ABSENCE OF ENDORSE-  
MENT GUARANTEED BY  
BANK ONE, NA

>1221-0229-7<

994020040470 30502

036402 063 045 379 37941 63417986 1 0355883007

>1-0221-1221<

**ADAMAN WATER DISTRICT**

16251 WEST GLENDALE AVENUE  
LITCHFIELD PARK, ARIZONA 85340  
(623) 935-2837

COMMUNITY BANK  
11 WEST VAN BUREN STREET  
AVONDALE, AZ 85323

12143

91-499/1221

CHECK NO.  
12143

Memo:

DATE

Oct 18, 2002

AMOUNT

\*\*\*\*\*\$5,880.50

**PAY**  
TO THE  
ORDER  
OF

Five Thousand Eight Hundred Eighty and 50/100 Dollars

Maricopa County Treasurer  
100 County Administration Bldg  
301 W. Jefferson Street  
Phoenix, AZ 85003

*Charles M. Smith*  
*David Schofield*  
AUTHORIZED SIGNATURE

Security features. Details on back.

⑈012143⑈ ⑆122104994⑆ ⑈6004919476⑈

⑈0000588050⑈

⑈5112143⑈

122100024  
BANK ONE, NA  
PHOENIX, ARIZONA  
01 02 '23

102302 296 033 308 315 1 63417906 1 0665102302

⑈42⑈

CREDIT TO  
NAMED PARTY  
OUT PRESENT  
ABSENCE OF  
MENT GUARANTEE  
BANK ONE NA

>1221-0229-7<

280133600 9946 9946 00 10-24602  
047  
047  
047